

EXHIBIT K

LAW OFFICE OF

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David Jaroslawicz
(NY, FL & CA Bars)
Abraham Jaros

February 23, 2011

By Hand

Consumer Services Bureau
c/o New York Insurance Department
25 Beaver Street
New York, New York 10004

RE: AMERICAN GENERAL LIFE COMPANIES
SHIMSHON MANDEL /KERPEL FAMILY TRUST

Dear Sir/Madam:

We had previously filed a complaint against American General with respect to insured Bluma Teller (Exhibit A), that American General was selling policies in New York, which it delivered in New York to New York citizens, on the lives of New York citizens, and then fabricated a fraudulent New Jersey address which the insured and trustee never heard of, in an attempt to justify its selling policies in New York, and then immediately changed the address to the real address in New York.

I have now been approached by another client in a similar situation. Shimshon Mandel, who is available to be interviewed by the Insurance Department, was an investor in a stranger owned life insurance policy, and became a trustee of the Kerpel Family Trust with respect what he was led to believe was an AIG policy and to whom the premiums were paid (Exhibit B), and instead, after the premium was paid in a bait and switch, an American General policy number U10040556L, was delivered to him in Brooklyn, containing a fraudulent New Jersey address in Lakewood inserted by American General or its agent which the insured and trustee had nothing to do with.

The insured resides at 1767 51st Street, Brooklyn, New York; Mr. Mandel resides at 1458 52nd Street, Brooklyn, New York; the bills were sent to Mr. Mandel at 1458 52nd Street, Brooklyn, New York; American General's agent, Avigdor V. Gutwein, resides at 1314 58th Street, Brooklyn, New York; the policy was delivered to Mr. Mandel in Brooklyn, New York

JAROSLAWICZ & JAROS, LLC

Consumer Services Bureau
February 23, 2011
Page 2

The trust was created in New York and all signatures were notarized in New York. The trust is governed (Article 13) by New York Law. A copy of the trust is annexed hereto as Exhibit C.

Once again, American General and/or its agents, knowing it is not licensed in New York, injected a fraudulent New Jersey address as the alleged address of the trust. This time, the address is 1 Cathedral Drive, Lakewood, New Jersey. A Google search reveals that this is the address for Jackson Medical Services. Neither Mr. Mandel nor anyone else connected with this trust has anything to do with Jackson Medical Services and this appears to be simply a fraudulent address inserted into the policy by American General so that it can sell policies to citizens of New York where it is not licensed to do so. The address was then immediately changed to Mr. Mandel's address in Brooklyn, New York (Exhibit D).

We respectfully request that the Insurance Department take the appropriate action against American General in selling policies to New York citizens on the lives of New York residents without being licensed to do so in New York. We believe American General sold several hundred policies in this manner through various agents and general agents in Brooklyn; this is a pattern and not an isolated incident where an alleged New Jersey address was created by American General so that American General could sell policies in New York without being licensed to do so.

Very truly yours,

David Jaroslawicz

DJ:rm
enclosure